

AMENDMENTS TO THE SPECIFICATION

Page 1, insert the following headings prior to paragraph 1:

BACKGROUND OF THE INVENTION

Field of the Invention

Page 1, insert the following heading prior to paragraph 2:

Description of Related Art

Page 2 (amended sheet), insert the following heading prior to paragraph 1:

BRIEF SUMMARY OF THE INVENTION

Page 2 (amended sheet) insert the following heading and paragraph prior to paragraph 7:

DETAILED DESCRIPTION OF THE DRAWINGS

Fig. 1 is a functional diagram of a method for authenticating a user and a terminal.

Page 2 (amended sheet) insert the following heading after the newly added heading and paragraph:

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS